

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re
Ebonie Croxton

Chapter 7
Bankruptcy # NO: 20-14389-ELF

***Order Denying Motion of Monica Brown (Landlord)
For Modification of Stay***

AND NOW, this day of 2021 upon consideration of the
Debtor's Answer and a Hearing,

IT IS HEREBY ORDERED

That The Motion of Monica Brown (Landlord) for Modification of Automatic
Stay Is Denied.

SO ORDERED

BY THE COURT

U.S. BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re
Ebonie Croxton

Chapter 7
Bankruptcy # NO: 20-14389-ELF

**Debtor's Answer to the Motion of
Monica Brown (Landlord) for Relief from Automatic Stay**

Debtor by his attorney, Allan K. Marshall, Esq. Answers the Motion of Monica Brown (Landlord) :

1. Admitted.
2. Admitted.
3. Admitted.
4. The averments of this paragraph are a conclusion of law and therefore, no answer is required.
5. Denied as irrelevant. It should be note that the debtor requested only one continuance.
6. Lanliords claim agisnt the debotrr is dischargeble in this bankruptcy case.
7. Landlord's claim against the debtor is discharge able in this bankruptcy case. The averments of this paragraph are a conclusion of law and therefore, no answer is required.
8. The averments of this paragraph are a conclusion of law and therefore, no answer is required.
9. The averments of this paragraph are a conclusion of law and therefore, no answer is required.
10. Denied.

WHEREFORE, Debtor demands a hearing.

FIRST DEFENSE

LANDLORD FAILED TO COMPLY WITH THE CDC REQUIREMENTS

11. Landlord did not comply with the Requirements of Cares Act and CDC.
12. Landlord did not comply with the recent legislation passed by the City Council of Philadelphia. See Exhibits 101 to 103 attached.

SECOND DEFENSE
Less Drastic Remedy

12. Even if the moving party is entitled to the Relief from the Stay, the Stay should not be terminated. The Court should rather grant less drastic Relief by conditioning or modifying the Stay.

WHEREFORE, the Debtor requests this Honorable Court to deny the Motion for Modification of the Stay and for such other Relief as the Court deems just and proper.

Respectfully Submitted,

/s/ Allan K. Marshall, Esq.
Allan K. Marshall, Esq.
Attorney for Debtor

List of Exhibits

101-	Emergency Housing Protection Act
102	Affidavit of Compliance
104	Cares Act